



**THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 10/814,730  
Filing Date : March 31, 2004  
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY  
RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A  
PAYMENT BANK HOST APPLICATION HAS A FILTER  
PROCESS MODULE FOR PROCESSING PAYMENTS...  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692  
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136(a)**

Sir:

Pursuant to the provisions of 37 C.F.R. 1.136(a), Applicant requests a one month extension of time in order to file the accompanying Response to Office Action mailed September 20, 2007, in connection with the above referenced Application. The extended response time to file the Response to Office Action will expire on March 20, 2008.

Enclosed in payment of the requisite fee of \$525.00 is Thomas J. Perkowski, Esq., P.C. Check No. 7264. Applicant qualifies as a small entity status for the purpose of paying reduced fees in the USPTO. The Commissioner is also hereby authorized to charge any fee deficiencies or overpayments to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

Dated: March 19, 2008

Thomas J. Perkowski, Esq.  
Reg. No. 33,134  
Attorney for Applicant  
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CERTIFICATE OF FIRST CLASS MAIL  
UNDER 37 CFR 1.08

I hereby certify that this correspondence  
is being deposited with the United States Postal Service  
on March 19, 2008, as First Class Mail,  
in a prepaid postage envelope  
addressed to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

A handwritten signature in cursive script, appearing to read "Thomas J. Perkowski".

Thomas J. Perkowski, Esq.

Reg. No. 33,134

Dated: March 19, 2008